

Certificate Number: 03621-PAE-DE-030686755

Bankruptcy Case Number: 18-10231



03621-PAE-DE-030686755

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on March 8, 2018, at 2:26 o'clock PM EST, Joseph Lawrence completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 8, 2018 By: /s/Wafaa Elmaaroufi

Name: Wafaa Elmaaroufi

Title: Credit Counselor